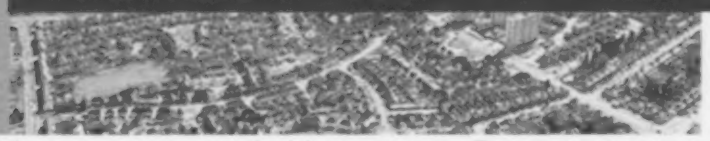
HOUSING MARKET INFORMATION

HOUSING MARKET OUTLOOK

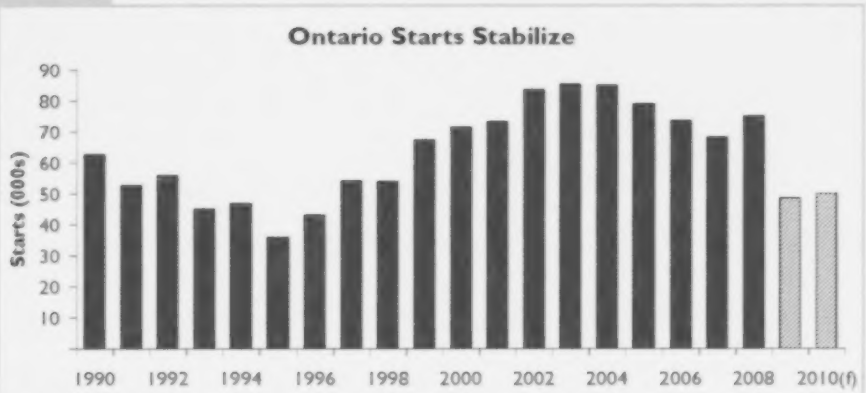
Ontario Region Highlights



Canada Mortgage and Housing Corporation

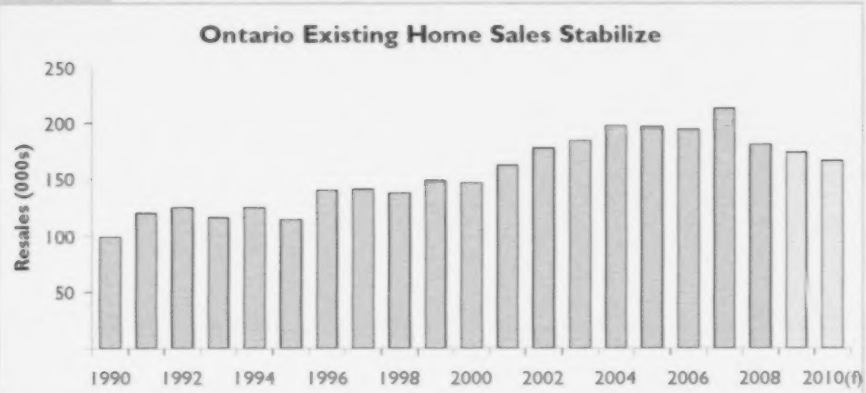
Date Released: Third Quarter 2009

Figure 1



Source: CMHC forecasts

Figure 2



Source: CREA, CMHC forecasts

[1] The outlook is subject to a heightened degree of uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of July 23, 2009.

Housing Starts

- Ontario home starts will decline to 48,675[1] units but owing to economic uncertainty will range between 45,000 and 56,200 unit starts in 2009.
- Home starts will rise to 50,000[1] units in 2010 but home starts will be tempered by less pent-up demand, more choice in the resale market, and modest increases in growth for the economy and labour markets.
- Improved affordability conditions in immediate term will boost singles from near record low historical levels.
- Improved credit conditions, tight rental markets and increasing home prices through 2010 will provide underlying support for multi-family home construction.

Resales

- Existing home sales will moderate this year reaching 174,000[1] units, down from over 181,000 units in 2008.
- High levels of affordability will be supported by modest employment gains – helping keep sales at high levels in 2010.
- Sales over 2009/10 will move in line with levels earlier in the decade.

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Resale Prices

- Resale markets have tightened and balanced market conditions will be sustained.
- Average home prices will grow by 1.6 per cent this year and 0.8 per cent in 2010.

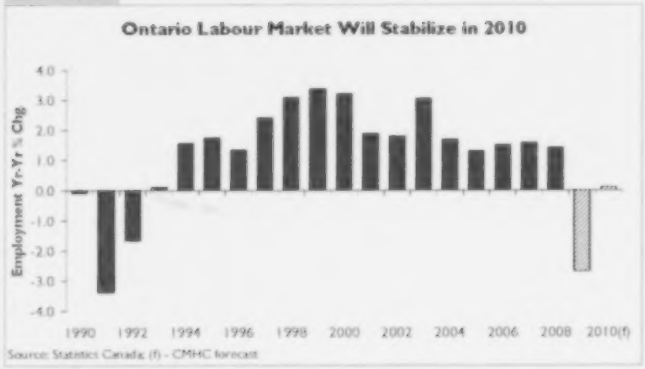
Economic Forecasts

- Ontario economy will contract in 2009 before a gradual pickup in 2010.
- Declining automotive and forest product exports, particularly to the US, will weigh on goods sector output until the early part of 2010.
- Public infrastructure program spending will restore growth in domestic demand with only modest gains in consumer and business spending projected for 2010.
- Net migration outflows to western Canada will continue, albeit at a slower rate, as western provinces lead the economic and housing recovery.

Housing Forecasts

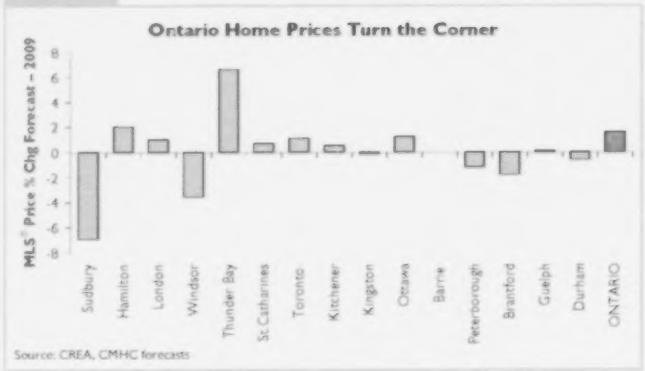
- Urban markets tied to auto production and US trade, which include Oshawa, Windsor and St. Catharines-Niagara, will see modest housing recovery in 2010.
- Hamilton, Thunder Bay, Ottawa and Kitchener new home markets will enjoy greater starts stability as these centres represent the tightest Ontario resale markets.
- Recent shift to more expensive single detached resale housing will continue in the immediate term but will slow as mortgage carrying costs rise through the back half of 2010.
- Demand for modestly priced ownership and rental housing will support high density construction activity in Toronto, Ottawa and Hamilton.

Figure 3



Source: Statistics Canada, (f) - CMHC forecast

Figure 4



Source: CREA, CMHC forecasts

Figure 5

Mortgage rates		
1 Year	Q2 2009	3.85
	% pt. chg from Q1 2008	-2.83
	2009 (F)	4.16
	2010 (F)	4.45
5 Year	Q2 2009	5.45
	% pt. chg from Q1 2008	-1.48
	2009 (F)	5.72
	2010 (F)	6.24

Source: Bank of Canada, CMHC Forecast

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
Barrie[2]	Q2 2009	-10.9	10.7	880.00	Q2 2009	66	66	0	1,489	265,802
	Q2 2008	-2.9	5.3	771.77	Q2 2008	478	291	187	1,454	269,625
	Change[1]	-7.9	5.4	14.0%	% Change	-86.2	-77.3	-100.0	2.4	-1.4
Brantford[2]	Q2 2009	-1.1	10.7	793.13	Q2 2009	73	51	22	566	217,565
	Q2 2008	0.4	6.9	764.11	Q2 2008	172	124	48	697	222,138
	Change[1]	-1.5	3.9	3.8%	% Change	-57.6	-58.9	-54.2	-18.8	-2.1
Greater Sudbury	Q2 2009	0.1	8.9	804.33	Q2 2009	185	46	139	613	199,932
	Q2 2008	-1.8	5.5	844.70	Q2 2008	183	173	10	793	214,733
	Change[1]	2.0	3.4	-4.8%	% Change	1.1	-73.4	1290.0	-22.7	-6.9
Guelph[2]	Q2 2009	-2.6	8.0	815.23	Q2 2009	110	60	50	912	261,998
	Q2 2008	7.4	4.6	812.90	Q2 2008	336	156	180	953	270,733
	Change[1]	-10.0	3.3	0.3%	% Change	-67.3	-61.5	-72.2	-4.3	-3.2
Hamilton	Q2 2009	-0.4	7.1	804.68	Q2 2009	496	200	296	4,064	293,928
	Q2 2008	1.3	5.9	795.25	Q2 2008	1,262	607	655	4,141	288,428
	Change[1]	-1.7	1.2	1.2%	% Change	-60.7	-67.1	-54.8	-1.9	1.9
Kingston	Q2 2009	-3.9	6.6	765.10	Q2 2009	257	119	138	1,271	246,802
	Q2 2008	0.6	6.0	782.35	Q2 2008	174	162	12	1,331	243,474
	Change[1]	-4.6	0.6	-2.2%	% Change	47.7	-26.5	1050.0	-4.5	1.4
Kitchener	Q2 2009	-1.4	9.9	772.75	Q2 2009	490	263	227	2,081	283,740
	Q2 2008	2.9	5.6	786.06	Q2 2008	869	348	521	2,081	280,317
	Change[1]	-4.3	4.3	-1.7%	% Change	-43.6	-24.4	-56.4	0.0	1.2
London	Q2 2009	-3.6	10.4	805.30	Q2 2009	647	230	417	2,671	215,262
	Q2 2008	-0.1	7.3	817.87	Q2 2008	907	487	420	2,822	213,935
	Change[1]	-3.5	3.1	-1.5%	% Change	-28.7	-52.8	-0.7	-5.4	0.6
Oshawa	Q2 2009	-4.3	8.7	864.76	Q2 2009	230	197	33	2,984	277,236
	Q2 2008	2.4	7.3	834.27	Q2 2008	719	534	185	3,006	280,535
	Change[1]	-6.7	1.4	3.7%	% Change	-68.0	-63.1	-82.2	-0.7	-1.2

MLS® is a registered trademark of the Canadian Real Estate Association (CREA)

[1]Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2]Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA

"SA" means Seasonally Adjusted

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
Ottawa	Q2 2009	-2.0	6.4	1,010.01	Q2 2009	1,241	664	577	5,510	306,963
	Q2 2008	2.3	5.4	942.34	Q2 2008	2,060	834	1,226	5,203	296,953
	Change[1]	-4.4	1.0	7.2%	% Change	-39.8	-20.4	-52.9	5.9	3.4
Peterborough[2]	Q2 2009	-5.2	7.2	788.44	Q2 2009	103	65	38	760	235,935
	Q2 2008	3.8	6.7	722.61	Q2 2008	153	121	32	825	241,482
	Change[1]	-8.9	0.5	9.1%	% Change	-32.7	-46.3	18.8	-7.9	-2.3
St. Catharines-Niagara	Q2 2009	-8.5	10.9	720.71	Q2 2009	235	116	119	1,777	208,898
	Q2 2008	2.2	7.3	707.25	Q2 2008	318	192	126	1,901	205,074
	Change[1]	-10.7	3.6	1.9%	% Change	-26.1	-39.6	-5.6	-6.5	1.9
Thunder Bay	Q2 2009	-4.5	8.8	757.14	Q2 2009	51	43	8	250	133,523
	Q2 2008	-0.6	6.6	734.24	Q2 2008	50	50	0	319	127,969
	Change[1]	-3.8	2.2	3.1%	% Change	2.0	-14.0		-21.6	4.3
Toronto	Q2 2009	-1.9	9.6	856.20	Q2 2009	5,639	1,755	3,884	28,647	395,964
	Q2 2008	3.0	6.8	839.38	Q2 2008	11,684	3,485	8,199	26,769	397,608
	Change[1]	-4.9	2.8	2.0%	% Change	-51.7	-49.6	-52.6	7.0	-0.4
Windsor	Q2 2009	-2.4	14.4	768.45	Q2 2009	97	83	14	1,314	156,267
	Q2 2008	-1.4	8.6	808.01	Q2 2008	156	111	45	1,421	161,312
	Change[1]	-1.0	5.8	-4.9%	% Change	-37.8	-25.2	-68.9	-7.5	-3.1
Ontario	June 09	-2.9	9.6	830.16	Q2 2009	11,584	5,284	6,300	63,262	320,124
	June 08	1.6	6.7	814.00	Q2 2008	22,358	9,761	12,597	62,717	315,077
	Change[1]	-4.5	2.9	2.0%	% Change	-48.2	-45.9	-50.0	0.9	1.6
Canada	June 09	-1.8	8.6	799.01	Q2 2009	35,798	19,029	16,769	147,351	318,696
	June 08	1.7	6.2	777.73	Q2 2008	62,087	29,267	32,820	145,293	317,179
	Change[1]	-3.5	2.4	2.7%	% Change	-42.3	-35.0	-48.9	1.4	0.5

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[1]Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year

[2]Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA

"SA" means Seasonally Adjusted

Ontario Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Barrie	Single-Detached	858	220	-74.4	230	4.5	104	499	-79.2
	Multiple	558	130	-76.7	135	3.8	0	199	-100.0
	Total	1,416	350	-75.3	365	4.3	104	698	-85.1
Brantford	Single-Detached	283	190	-32.9	215	13.2	120	161	-25.5
	Multiple	149	40	-73.2	80	100.0	24	82	-70.7
	Total	432	230	-46.8	295	28.3	144	243	-40.7
Greater Sudbury	Single-Detached	469	200	-57.4	195	-2.5	54	199	-72.9
	Multiple	74	175	136.5	170	-2.9	147	16	818.8
	Total	543	375	-30.9	365	-2.7	201	215	-6.5
Guelph	Single-Detached	425	250	-41.2	275	10.0	90	245	-63.3
	Multiple	662	220	-66.8	260	18.2	93	306	-69.6
	Total	1,087	470	-56.8	535	13.8	183	551	-66.8
Hamilton	Single-Detached	1,675	750	-55.2	750	0.0	308	956	-67.8
	Multiple	1,854	1,185	-36.1	1,250	5.5	577	871	-33.8
	Total	3,529	1,935	-45.2	2,000	3.4	885	1,827	-51.6
Kingston	Single-Detached	546	400	-26.7	430	7.5	148	198	-25.3
	Multiple	126	245	94.4	160	-34.7	142	25	468.0
	Total	672	645	-4.0	590	-8.5	290	223	30.0
Kitchener	Single-Detached	1,446	1,050	-27.4	1,100	4.8	447	627	-28.7
	Multiple	1,188	970	-18.4	1,070	10.3	384	682	-43.7
	Total	2,634	2,020	-23.3	2,170	7.4	831	1,309	-36.5
London	Single-Detached	1,369	650	-52.5	800	23.1	324	764	-57.6
	Multiple	1,016	850	-16.3	750	-11.8	628	660	-4.8
	Total	2,385	1,500	-37.1	1,550	3.3	952	1,424	-33.1
Oshawa	Single-Detached	1,500	680	-54.7	880	29.4	265	798	-66.8
	Multiple	487	250	-48.7	400	60.0	33	263	-87.5
	Total	1,987	930	-53.2	1,280	37.6	298	1,061	-71.9

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

Ontario Region Housing Forecast - New Construction

	Housing Starts	2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Ottawa	Single-Detached	2,956	2,300	-22.2	2,350	2.2	967	1,253	-22.8
	Multiple	4,042	3,000	-25.8	3,100	3.3	1,183	1,977	-40.2
	Total	6,998	5,300	-24.3	5,450	2.8	2,150	3,230	-33.4
Peterborough	Single-Detached	300	240	-20.0	255	6.3	79	142	-44.4
	Multiple	128	110	-14.1	115	4.5	48	43	11.6
	Total	428	350	-18.2	370	5.7	127	185	-31.4
St. Catharines-Niagara	Single-Detached	680	410	-39.7	450	9.8	168	308	-45.5
	Multiple	458	440	-3.9	500	13.6	190	269	-29.4
	Total	1,138	850	-25.3	950	11.8	358	577	-38.0
Thunder Bay	Single-Detached	165	145	-12.1	155	6.9	48	53	-9.4
	Multiple	2	30	1400.0	55	83.3	14	0	#DIV/0!
	Total	167	175	4.8	210	20.0	62	53	17.0
Toronto	Single-Detached	11,308	7,200	-36.3	7,600	5.6	2,873	5,992	-52.1
	Multiple	30,904	21,100	-31.7	21,400	1.4	8,670	14,637	-40.8
	Total	42,212	28,300	-33.0	29,000	2.5	11,543	20,629	-44.0
Windsor	Single-Detached	328	180	-45.1	225	25.0	103	140	-26.4
	Multiple	125	80	-36.0	115	43.8	29	55	-47.3
	Total	453	260	-42.6	340	30.8	132	195	-32.3
Ontario	Single-Detached	31,108	20,150	-35.2	20,625	2.4	7,939	15,102	-47.4
	Multiple	43,968	28,525	-35.1	29,375	3.0	13,120	21,170	-38.0
	Total	75,076	48,675	-35.2	50,000	2.7	21,059	36,272	-41.9
Canada	Single-Detached	93,202	68,400	-26.6	72,450	5.9	27,843	44,596	-37.6
	Multiple	117,854	73,500	-37.6	77,850	5.9	31,727	61,101	-48.1
	Total	211,056	141,900	-32.8	150,300	5.9	59,570	105,697	-43.6

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

Ontario Region Housing Forecast - Resale Market

		2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Barrie	MLS® Sales	4,058	3,800	-6.4	3,630	-4.5	2,136	2349.0	-9.1
	MLS® Avg. Price	264,034	264,000	0.0	265,300	0.5	261,854	264,581	-1.0
Brantford	MLS® Sales	2,097	1,800	-14.2	1,700	-5.6	934	1,198	-22.0
	MLS® Avg. Price	218,890	215,000	-1.8	217,000	0.9	214,787	220,600	-2.6
Greater Sudbury	MLS® Sales	2,396	1,800	-24.9	1,710	-5.0	909	1,312	-30.7
	MLS® Avg. Price	211,614	197,000	-6.9	188,000	-4.6	198,090	212,657	-6.9
Guelph	MLS® Sales	2,794	2,550	-8.7	2,500	-2.0	1,462	1,632	-10.4
	MLS® Avg. Price	267,329	267,500	0.1	267,700	0.1	260,348	267,748	-2.8
Hamilton	MLS® Sales	12,110	11,630	-4.0	11,165	-4.0	6,230	6,979	-10.7
	MLS® Avg. Price	280,790	286,405	2.0	289,270	1.0	283,588	285,666	-0.7
Kingston	MLS® Sales	3,473	3,150	-9.3	3,050	-3.2	1,832	1,985	-7.7
	MLS® Avg. Price	235,047	234,500	-0.2	236,000	0.6	239,631	236,940	1.1
Kitchener	MLS® Sales	6,269	5,700	-9.1	5,600	-1.8	3,230	3,619	-10.7
	MLS® Avg. Price	271,222	272,500	0.5	273,000	0.2	272,104	273,572	-0.5
London	MLS® Sales	8,620	7,800	-9.5	7,450	-4.5	4,162	4,771	-12.8
	MLS® Avg. Price	212,092	214,200	1.0	215,275	0.5	212,887	213,603	-0.3
Oshawa	MLS® Sales	8,797	8,000	-9.1	7,700	-3.8	4,534	5,154	-12.0
	MLS® Avg. Price	273,984	272,400	-0.6	274,000	0.6	273,984	269,971	1.5

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Source: CREA
(F) = CMHC Forecast

Ontario Region Housing Forecast - Resale Market

		2008	2009(F)	% chg (2008/2009)	2010(F)	% chg (2009/2010)	YTD 2009	YTD 2008	% chg (2008/2009)
Ottawa	MLS® Sales	13,908	13,700	-1.5	13,600	-0.7	8,013	7,967	0.6
	MLS® Avg. Price	290,483	294,000	1.2	296,500	0.9	299,827	293,076	2.3
Peterborough	MLS® Sales	2,506	2,100	-16.2	2,080	-1.0	1,137	1,363	-16.6
	MLS® Avg. Price	230,656	228,000	-1.2	230,000	0.9	227,822	232,963	-2.2
St. Catharines-Niagara	MLS® Sales	5,896	5,400	-8.4	5,500	1.9	2,764	3,243	-14.8
	MLS® Avg. Price	203,648	205,000	0.7	206,000	0.5	202,112	205,036	-1.4
Thunder Bay	MLS® Sales	1,649	1,320	-20.0	1,295	-1.9	250	319	-21.6
	MLS® Avg. Price	139,301	149,750	7.5	155,500	3.8	133,523	127,967	4.3
Toronto	MLS® Sales	76,387	78,000	2.1	72,000	-7.7	41,604	44,490	-6.5
	MLS® Avg. Price	379,943	384,120	1.1	387,190	0.8	384,152	390,289	-1.6
Windsor	MLS® Sales	4,546	4,100	-9.8	4,100	0.0	2,101	2,462	-14.7
	MLS® Avg. Price	159,709	154,000	-3.6	155,000	0.6	151,069	160,404	-5.8
Ontario	MLS® Sales	181,001	174,000	-3.9	166,750	-4.2	93,730	103,152	-9.1
	MLS® Avg. Price	302,354	307,300	1.6	309,900	0.8	309,114	310,397	-0.4
Canada[1]	MLS® Sales	433,990	420,700	-3.1	419,400	-0.3	433,990	249,703	73.8
	MLS® Avg. Price	303,607	301,400	-0.7	306,300	1.6	303,607	315,029	-3.6

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Source: CREA
(F) = CMHC Forecast
[1] Canada total excludes the territories

Ontario Region Housing Forecast - Rental Market

	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2008	Oct 2009(F)	Oct 2008	Oct 2009(F)
Barrie	3.5	3.0	954	965
Brantford	2.4	2.2	752	760
Greater Sudbury	0.7	1.5	800	840
Guelph	2.3	2.0	869	885
Hamilton	3.2	2.9	836	850
Kingston	1.3	1.2	880	905
Kitchener	1.8	1.6	845	860
London	3.9	4.4	834	840
Oshawa	4.2	3.7	889	905
Ottawa	1.4	1.0	995	1,025
Peterborough	2.4	2.2	850	870
St. Catharines-Niagara	4.3	4.0	777	790
Thunder Bay	2.2	1.6	719	730
Toronto	2.0	1.8	1,095	1,120
Windsor	14.6	17.0	772	750
Canada[1]	2.3	2.4	n/a	n/a

Source: CMHC Fall Rental Market Survey
(F) = CMHC Forecast
[1] All centres 100,000+

Ontario Region - Housing Forecast Ranges

	2009			2010		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Ontario						
Housing Starts	48,675	56,200	45,000	50,000	60,000	45,800
Multiple	28,525	33,500	26,000	29,375	35,000	27,800
Single	20,150	22,700	19,000	20,625	25,000	18,000
MLS® Sales	174,000	180,000	160,000	166,750	190,000	160,000
MLS® Average Price ($)	307,300	308,400	302,000	309,900	313,000	307,000
Canada						
Housing Starts	141,900	160,000	125,000	150,300	180,000	130,000
Multiple	73,500	83,000	63,600	77,850	92,000	67,000
Single	68,400	77,000	61,000	72,450	88,000	63,000
MLS® Sales	420,700	440,000	408,000	419,400	468,000	375,000
MLS® Average Price ($)	301,400	313,000	295,000	306,300	330,000	295,000

Sources : CMHC

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